

# Medicaid Buy-In Program for Working Adults with Disabilities: Income Chart and Premium Guide

## Adult Buy-In Eligibility Overview:

The Medicaid Buy-In Program for Working Adults with Disabilities (Adult Buy-In) is an Adult Medical Assistance program that provides Medicaid benefits for working individuals with disabilities, ages 16 through 64, whose adjusted individual income is at or below 450% of the Federal Poverty Level (FPL).

Eligible individuals receive Medicaid benefits by paying a monthly premium on a sliding scale based on their adjusted income.

## Estimation Calculation for Financial Eligibility and Premium Payment:

To qualify financially for the Adult Buy-In, individuals must have an adjusted income at or below 450% FPL. In general, both income from a job and all other sources of income are used to determine eligibility for the Adult Buy-In program; however, about half of your income from a job is excluded in determining eligibility and monthly premium.

The guide below is provided to help estimate income and premium level for the Adult Buy-In program. Please note that there are further income adjustments that may be made at the time of application.

To **estimate** financial eligibility and monthly premium, use the following steps:

### A. Family Size:

- a. All eligible individuals are a family size of one for the Adult Buy-In. In the following steps, only the individual applicant's information should be used. If more than one person in your home is applying, complete the following steps for each person.

### B. Income Adjustment Information:

- a. Earned Income (income from a job):
  - i. Subtract \$65 from the total amount of monthly income from a job before taxes (Earned Income – 65 = \$).
  - ii. Then, divide the remaining amount by 2 ( $\$ \div 2 = \text{Estimated Monthly Earned Income}$ ).
- b. Unearned Income (any income received that is not from a job):
  - i. Subtract \$20 from the total amount of monthly income received that is not from a job ( $\$ - 20 = \text{Estimated Monthly Unearned Income}$ ).

### C. Estimate of Total Monthly Income after Income Adjustments:

- a. Add the estimated monthly earned and unearned incomes from the previous steps (Estimated Monthly Earned Income + Estimated Monthly Unearned Income = *Estimate of Total Monthly Income*).

### D. Using your *Estimate of Total Monthly Income*, refer to the Income Chart and Premium Guide below.

Income Chart and Premium Guide					
	Monthly Income After Income Adjustments				
<b>Family Size:</b> <b>1</b>	\$0 - \$389	\$390 - \$1,294	\$1,295 - \$1,946	\$1,947 - \$2,918	\$2,919 - \$4,377
<b>Federal Poverty Level (FPL)</b>	<b>0% - 40%</b>	<b>41% - 133%</b>	<b>134% - 200%</b>	<b>201% - 300%</b>	<b>301% - 450%</b>
<b>Monthly Premium</b>	<b>\$0</b>	<b>\$25</b>	<b>\$90</b>	<b>\$130</b>	<b>\$200</b>

**NOTE:** This chart is based on 2014 Federal Poverty Level (FPL) guidelines.

Visit the Department Web site at [Colorado.gov/hcpf/MedicaidBuyInPrograms](http://Colorado.gov/hcpf/MedicaidBuyInPrograms) for additional information and resources or contact [Customer Service](#) with any questions: 303-866-3513 or 1-800-221-3943.



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